

Certificate Number: 20102-PAE-DE-038041500

Bankruptcy Case Number: 23-12942



20102-PAE-DE-038041500

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 22, 2023, at 1:02 o'clock PM EST, Annette M. Beck completed a course on personal financial management given by internet by 1stopbk.com Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: December 22, 2023 By: /s/Marcy Walter

Name: Marcy Walter

Title: President-Manager